

Information to identify the case:

Debtor 1	<u>Larue Smith</u>	Social Security number or ITIN	xxx-xx-1501
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-25606-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Larue Smith

12/9/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Larue Smith
Debtor

Case No. 17-25606-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 09, 2022

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:

Recip ID	Recipient Name and Address
db	+ Larue Smith, 1125 E. Park Ave., Vineland, NJ 08360-3323
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ QUICKEN LOANS, LLC FORMERLY KNOWN AS (FKA) QUICKEN, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517006554	+ Advantage Collection Techniques, PO Box 400, C/O South Jersey Gas, Moorestown, NJ 08057-0400
516977853	+ Hummingbird Loans, 1888 Mission Street, San Francisco, CA 94103-3502
516977855	+ Landis Sewage Authority, 1776 S. Mill Road, Vineland, NJ 08360-6200
516977859	+ Phelan Hallinan & Diamond, & Jones, PC, 400 Fellowship Road Suite 100, Mt. Laurel, NJ 08054-3437
517006555	+ Robert S. Greenberg, 1070 E Chestnut Ave, Vineland, NJ 08360-5843
516977861	Silver Cloud Financial, 635 East Hwy, 20 C, Upper Lake, CA 94585
516977862	+ Solid Oak Funding, PO Box 555, Hays, MT 59527-0555
516977863	+ Spot Loan, PO Box 927, Palatine, IL 60078-0927
517388971	State of New Jersey, PO Box 245, Dept of Treasure-Division of Taxation, Trenton, NJ 08695-0245
516977865	+ Vineland Muncpal Utilities, 640 East Wood Street, Vineland, NJ 08360-3722
516977866	+ Zoca Loan, 1888 Mission Street, San Francisco, CA 94103-3502

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 09 2022 21:13:00	Quicken Loans, 635 Woodward Avenue, Detroit, MI 48226-3408
516977864	Email/Text: cfcbackoffice@contfinco.com	Dec 09 2022 21:12:00	Surge Card, P.O. Box 8099, Newark, DE 19714
516977851	+ EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
516977852	Email/PDF: creditonebknofications@resurgent.com	Dec 09 2022 21:11:08	CreditOne Bank, PO Box 60500, City Of Industry, CA 91716-0500
517388968	EDI: IRS.COM	Dec 10 2022 01:53:00	IRS, PO Box 725 Special Procedures Function, Springfield, NJ 07081
516977854	+ EDI: JEFFERSONCAP.COM	Dec 10 2022 01:53:00	Jefferson Capital Systems, PO Box 772813, c/o salute visa gold, Chicago, IL 60677-0113
519050639	^ MEBN	Dec 09 2022 21:09:22	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541

District/off: 0312-1

User: admin

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Date Rcvd: Dec 09, 2022

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517137153	Email/PDF: resurgentbknotifications@resurgent.com	Dec 09 2022 21:11:11	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516977856	Email/Text: ecrean@membersonenj.org	Dec 09 2022 21:12:00	Members 1st Of NJ, 37 W. Landis Ave, Vineland, NJ 08360
516977857	^ MEBN	Dec 09 2022 21:08:36	Mobile Loans, Llc, PO Box 1409, Marksville, LA 71351-1409
517028570	EDI: AGFINANCE.COM	Dec 10 2022 01:53:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
517388970	^ MEBN	Dec 09 2022 21:07:04	Office of the Attorney General, 25 Market St., PO Box 112, Richard K Hughes Justice Complex, Trenton, NJ 08625-0112
516977858	EDI: AGFINANCE.COM	Dec 10 2022 01:53:00	One Main Financial, 1881 So. Delsea Drive, Suite 1, Vineland, NJ 08360-6398
517107446	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517084602	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 09 2022 21:13:00	QUICKEN LOANS INC., QUICKEN LOANS, INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
516977860	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 09 2022 21:13:00	Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517388967	*	IRS, PO Box 744, Springfield, NJ 07081-0744
517388969	*+	IRS, PO Box 7346, Philadelphia, PA 19101-7346
517535122	*+	QUICKEN LOANS INC., QUICKEN LOANS, INC., 635 WOODWARD AVE., DETROIT MI 48226-3408
516977850	##+	Burton Bail Bonds, 44 Cooper St. Suite A, Woodbury, NJ 08096-4639

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	

District/off: 0312-1

User: admin

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Date Rcvd: Dec 09, 2022

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on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor QUICKEN LOANS LLC FORMERLY KNOWN AS (FKA) QUICKEN LOANS INC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

James Patrick Shay

on behalf of Creditor QUICKEN LOANS INC. shay@bbs-law.com jpshay@gmail.com

Seymour Wasserstrum

on behalf of Debtor Larue Smith mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8